



Death Benefits

Initial Consideration

**WASHINGTON STATE
Law Enforcement Officers' and Fire Fighters'
Plan 2 Retirement Board**

March 23, 2005

Standard Death Benefits

- Less than 10 years/not retirement eligible
 - Refund of accumulated contributions
- 10 or more years/eligible to retire
 - Refund of 150% of accumulated contributions, or
 - Monthly Benefit
 - Joint and 100% survivor
 - Retired on date of death

Special Death Benefit

- \$150,000 Lump Sum Benefit
- Benefit not taxable
- Death from injury sustained in course of employment
- Labor and Industries determines eligibility for benefit
- Death from Occupational Disease can qualify

Occupational Disease

- Presumption that certain diseases are occupationally related
- Occupational Disease includes
 - Respiratory Disease (1987)
 - Heart Problems after exposure (2002)
 - Certain Cancers (2002)
 - Certain Infectious Diseases (2002)

Federal Benefits

- Public Safety Officers' Benefits Program (PSOB)
- Death from traumatic injury sustained in the line of duty
- **\$275,658** lump sum benefit
- Benefit not taxable
- Limited Occupational Disease Coverage
- Benefit amount adjusted annually by CPI

Workers' Compensation

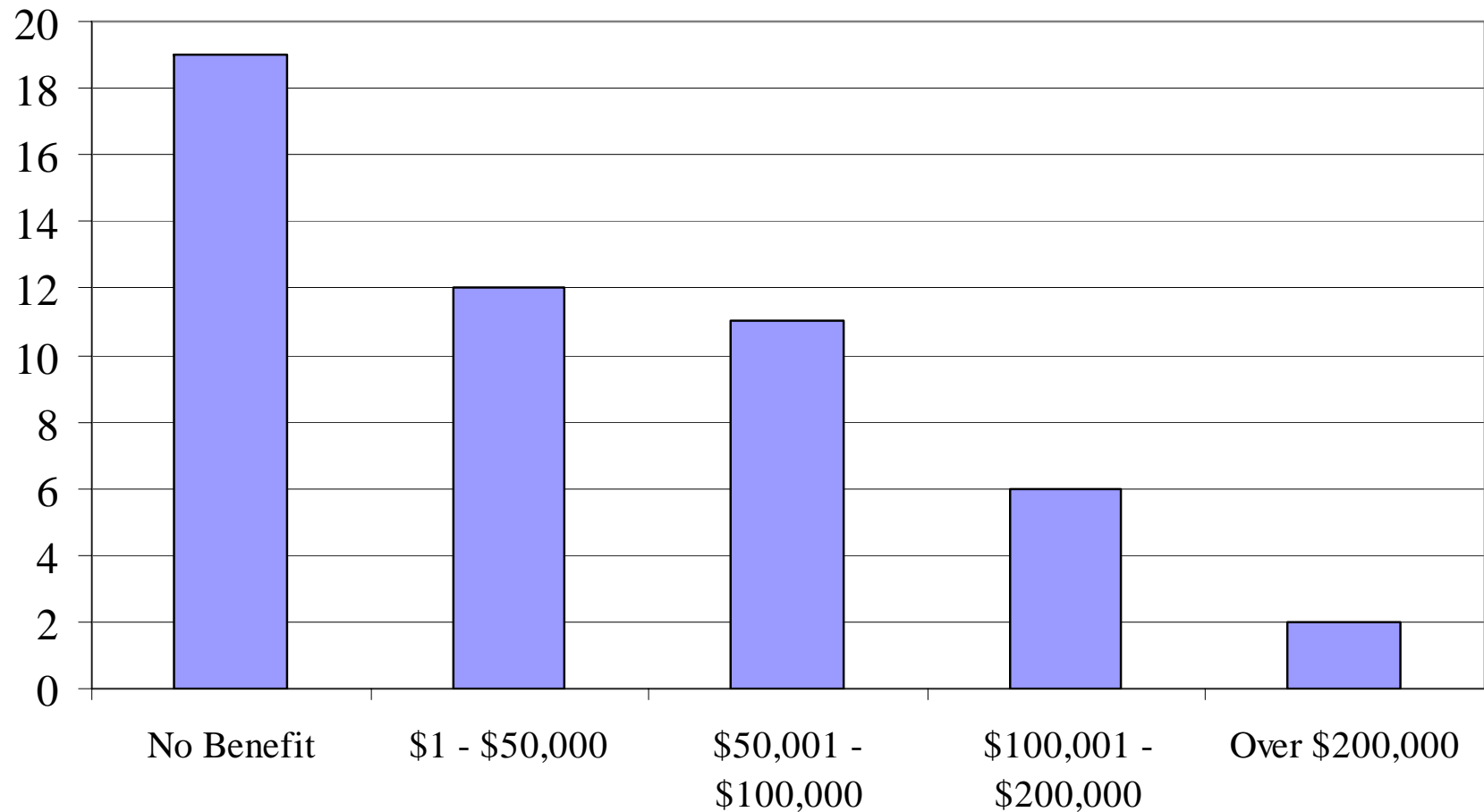
- Monthly Benefit to Surviving Spouse
 - 60% of employee's wage
 - Up to a maximum of 70% for spouse with children
 - Benefits not taxable
 - COLA based on change in state's average wage
 - Benefits not affected by Social Security, other Worker's Compensation Benefits, or State Pension Benefits

Workers' Compensation

- “First Survivor Benefit Paid”
 - One time payment
 - 100 percent of the average monthly wage in the state of Washington (\$3,232.83)
 - Benefit is not taxable
- Burial Benefit
 - Death related to workplace injury or occupational disease
 - 200 percent of the average monthly wage in the state of Washington

Other States

One-Time Death Benefit Amounts by State



Questions?